

PRESIDENT ROBAK: Senator Hudkins, there is seven minutes remaining.

SENATOR HUDKINS: Thank you, Madam President and Senator Vrtiska. I won't need seven minutes. I just want to go over a couple of things that Senator Vrtiska did say in that a few years ago the Legislature did say that all automobile insurance policies must contain underinsured and uninsured motorist coverage and that the insured must purchase this coverage. Prior to that time it was optional and the insured could reject that coverage. Because Nebraska requires that all automobiles be covered by liability insurance with statutorily required minimums, the requirement to have the uninsured/underinsured coverage I feel is redundant. The amendment simply states, or it reinstates the opt out provision so that a, an insured person can in writing reject the coverage. That's what it does. We're just saying, let us make our own decision, but we have to inform you in writing that we don't want this additional coverage. Thank you.

PRESIDENT ROBAK: Thank you, Senator Hudkins. Senator Landis.

SENATOR LANDIS: Thank you, Madam Speaker, members of the Legislature. Let me make a few points and then in the spirit that Senator Vrtiska offered it, sit down and allow the body to vote as they wish. It's true the bill is before us, it was in front of the Banking Committee. The Banking Committee took testimony, except there wasn't any. Senator Hudkins was the one person who spoke in favor of the measure. The bill was killed six to nothing. The constituents, I know that, I mean I've heard some of those comments, but they weren't motivated enough to be there to make their opposition known. But even if there'd been a few, I think there's a very good rationale to have underinsured and uninsured motorist coverage. For one thing, by the way, right now we are either 48th or 49th lowest in the auto insurance that we pay. But there is a big social cost. Think about it, we have not been able to find a way to keep uninsured motorists off the road. We've got a bunch of different systems, we've got a bunch of penalties, but it doesn't keep them off the road and they do damage. What happens if they do damage to somebody who doesn't have uninsured motorist coverage? Well, it can bankrupt the family ASAP. And if it does, it can throw them right into the matter of us picking up the difference. It is painful and it's...I'm sorry that it is a mandate but I think